

Endnotes

1. As of November 1994, telephone penetration in the U.S. was 93.8 percent. See Alexander Belinfante, Federal Communications Commission, Telephone Subscribership in the United States, Table 2 at 14 (April 1995).
2. Recent evidence accumulated by the University of Michigan Business School suggests that more than half of "Net" users subscribe through a private Internet access provider -- using their PCs and modems. Steve Lohr, Technology: On the Net; Out, Damned Geek! The Typical Web User is no Longer Packing a Pocket Protector, N.Y. Times, July 3, 1995, § 1, at 39. Moreover, a 1994-95 survey of 12,000 users conducted by the Interactive Services Association found that for the first time, consumers that have been on-line for a year or less will make up a majority of all on-line users by the end of 1995. Communications Daily, May 22, 1995.
3. The November, 1994, Current Population Survey reports data collected from a sample of 54,000 U.S. households.
4. See discussion infra part II, "Methodology and Definitions."
5. Also included is the "Other" category, which most often includes individuals of "multiracial, multiethnic, mixed, interracial, Wesort, or a Spanish/Hispanic origin group (such as Mexican, Cuban, or Puerto Rican)." Bureau of the Census, U.S. Dep't of Commerce, Current Population Survey Interview Manual Technical Documentation of the 1990 Census of Population and Housing, Summary Tape File 3, 5-6 (January 1994).
6. Although Black and other categories could be similarly affected, Census has found that most of the overlap occurs between the White and Hispanic categories.
7. However, the following places with 2500 or more persons are not considered "urban": "incorporated cities, villages, boroughs (except in Alaska and New York), and towns (except in the six New England States, New York, and Wisconsin), but excluding the rural portions of "extended cities" (e.g., Nashville, Tennessee, and Jacksonville, Florida, where the county and cities have merged). Bureau of the Census, U.S. Dep't of Commerce, Technical Documentation of the 1990 Census of Population and Housing: Summary Tape File 3 on CD-ROM, A-11 (May 1992).
8. Id. at A-8 - A-9.
9. Generally, MSAs are a collection of communities surrounding a large, or several large, population nucleus that share very strong economic and social links with that nucleus. Technical Documentation at A-8 - A-9.

LIST OF TABLES

Table-Chart 1:	Percent of U.S. Households with a Telephone By Income
Table-Chart 2:	Percent of U.S. Households with a Computer By Income
Table-Chart 3:	Percent of U.S. Computer Households with a Modem By Income
Table-Chart 4:	Percent of U.S. Households with a Telephone By Race
Table-Chart 5:	Percent of U.S. Households with a Computer By Race
Table-Chart 6:	Percent of U.S. Computer Households with a Modem By Race
Table-Chart 7:	Percent of U.S. Households with a Telephone By Age
Table-Chart 8:	Percent of U.S. Households with a Computer By Age
Table-Chart 9:	Percent of U.S. Computer Households with a Modem By Age
Table-Chart 10:	Percent of U.S. Households with a Telephone By Educational Attainment
Table-Chart 11:	Percent of U.S. Households with a Computer By Educational Attainment
Table-Chart 12:	Percent of U.S. Computer Households with a Modem By Educational Attainment
Table-Chart 13:	Percent of U.S. Households with a Telephone By Region
Table-Chart 14:	Percent of U.S. Households with a Computer By Region
Table-Chart 15:	Percent of U.S. Computer Households with a Modem By Region
Table-Chart 16:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Search Classified Ads By Income
Table-Chart 17:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Take Courses By Income
Table-Chart 18:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Access Government Reports By Income
Table-Chart 19:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Search Classified Ads By Race
Table-Chart 20:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Take Courses By Race
Table-Chart 21:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Access Government Reports By Race
Table-Chart 22:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Search Classified Ads By Age
Table-Chart 23:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Take Courses By Age
Table-Chart 24:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Access Government Reports By Age
Table-Chart 25:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Search Classified Ads By Educational Attainment
Table-Chart 26:	Percent of U.S. Households with a Computer and Modem Using On-Line Services to Take Courses By Educational Attainment

- Table-Chart 27: Percent of U.S. Households with a Computer and Modem Using On-Line Services to Access Government Reports By Educational Attainment
- Table-Chart 28: Percent of U.S. Households with a Computer and Modem Using On-Line Services to Search Classified Ads By Region
- Table-Chart 29: Percent of U.S. Households with a Computer and Modem Using On-Line Services to Take Courses By Region
- Table-Chart 30: Percent of U.S. Households with a Computer and Modem Using On-Line Services to Access Government Reports By Region

**Table 1: Percent of U.S. Households with a Telephone
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	81.6	81.7	79.8
\$10,000- \$14,999	89.5	91.3	91.2
\$15,000-\$19,999	93.2	93.4	91.0
\$20,000-\$24,999	93.0	95.3	93.7
\$25,000-\$34,999	97.8	97.0	96.8
\$35,000-\$49,999	98.6	98.3	98.2
\$50,000-\$74,999	99.1	99.1	98.6
\$75,000 or more	99.2	98.9	98.8

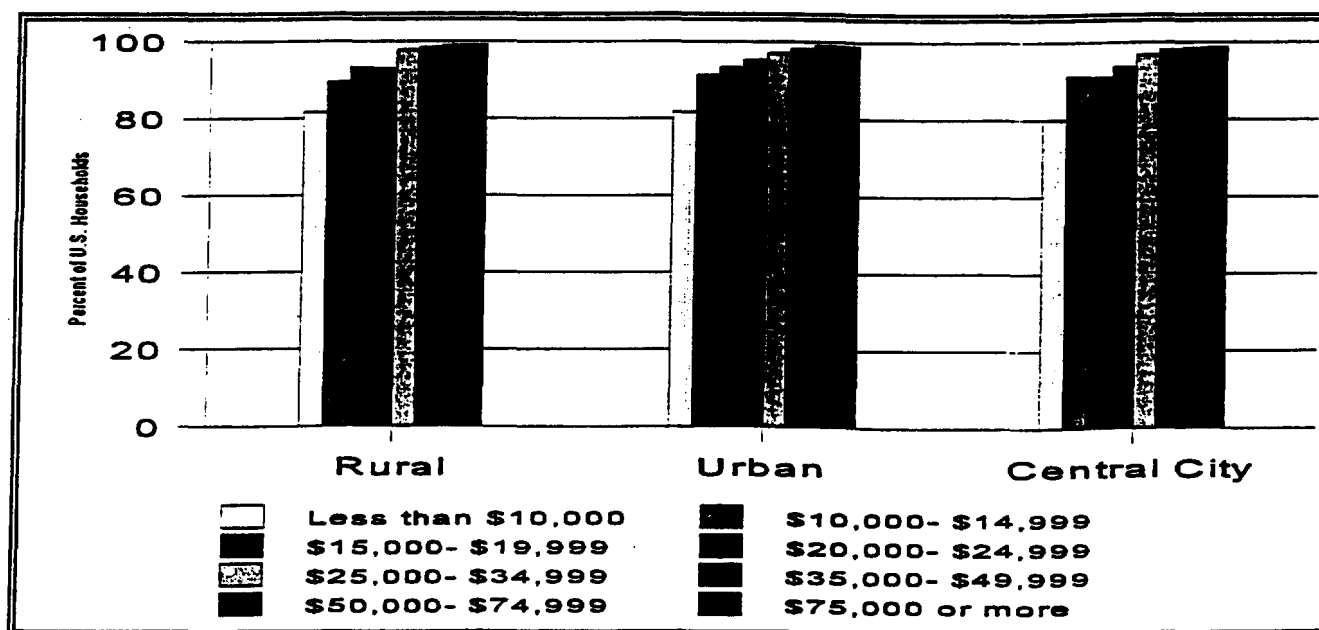


Chart 1

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 2: Percent of U.S. Households with a Computer
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	4.5	8.1	7.6
\$10,000-\$14,999	7.0	9.1	9.3
\$15,000-\$19,999	11.0	12.6	13.0
\$20,000-\$24,999	15.7	15.9	16.3
\$25,000-\$34,999	18.1	22.0	21.1
\$35,000-\$49,999	32.7	34.9	34.7
\$50,000-\$74,999	46.0	48.4	47.4
\$75,000 or more	59.6	64.4	63.1

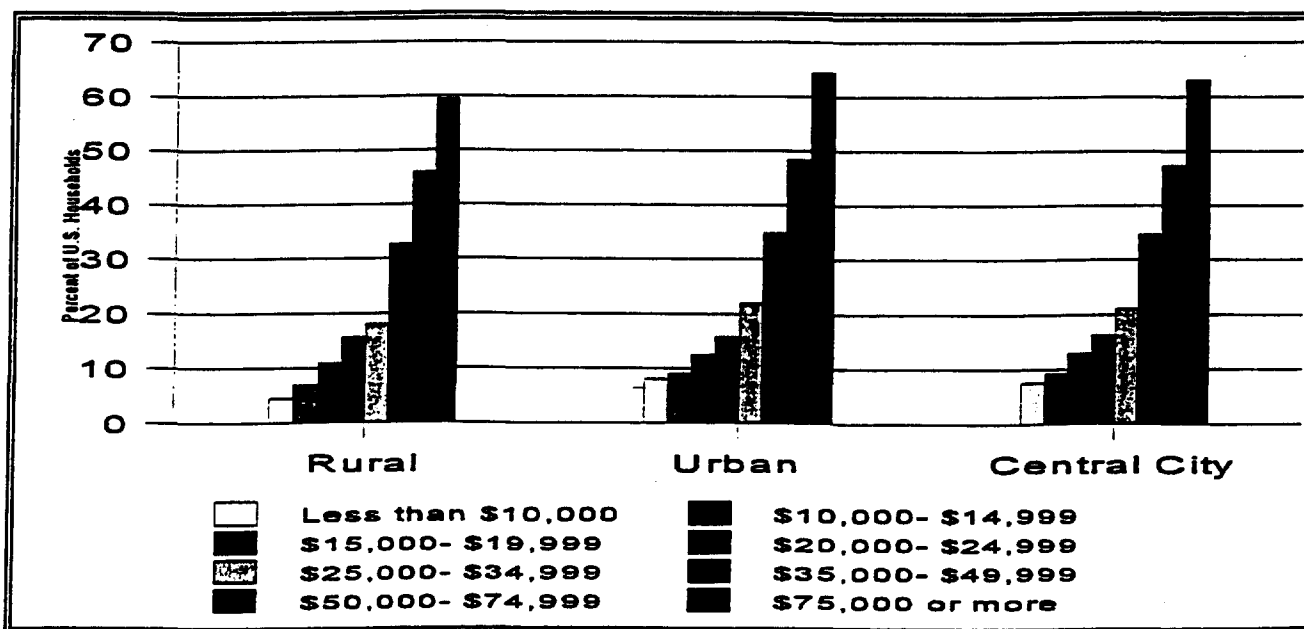


Chart 2

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 3: Percent of U.S. Computer Households with a Modem
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	23.6	44.1	43.9
\$10,000-\$14,999	28.9	40.6	44.8
\$15,000-\$19,999	32.4	30.7	28.3
\$20,000-\$24,999	28.5	38.2	36.8
\$25,000-\$34,999	32.6	41.1	43.3
\$35,000-\$49,999	34.4	45.6	48.0
\$50,000-\$74,999	46.7	49.8	49.2
\$75,000 or more	52.2	58.1	56.4

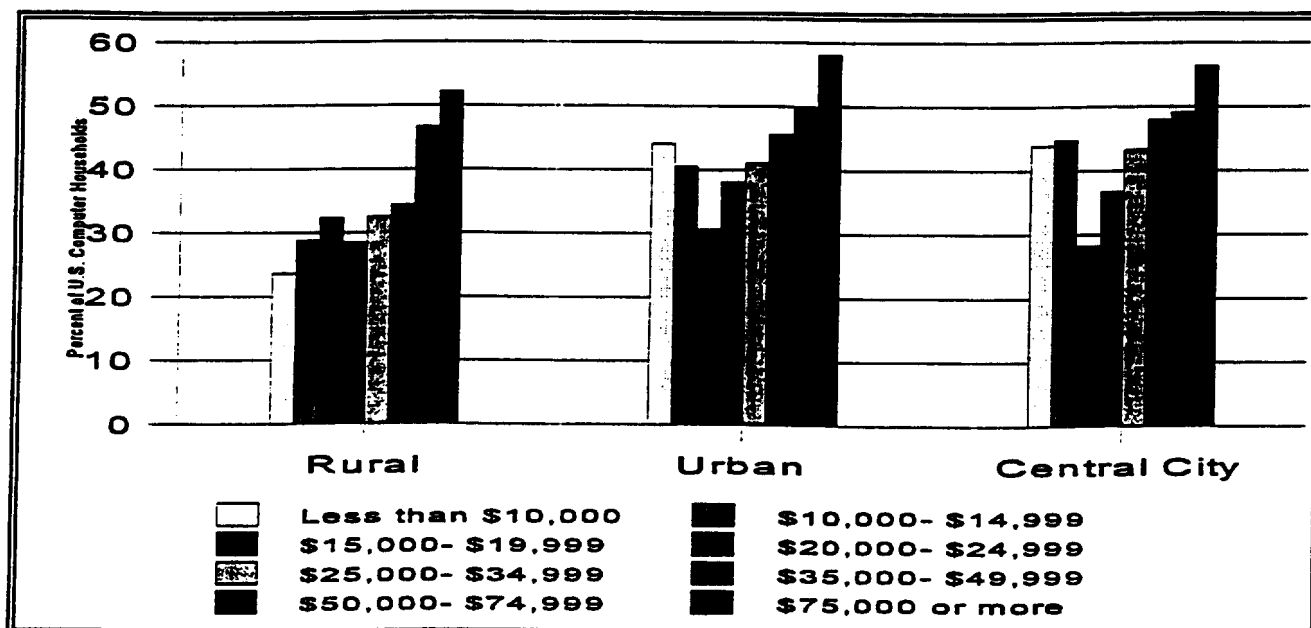


Chart 3

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 4: Percent of U.S. Households with a Telephone
By Race/Origin
By Rural, Urban, and Central City**

	Rural	Urban	Central City
White-non-Hispanic	95.4	96.2	95.2
Black-non-Hispanic	80.9	86.3	86.2
Hispanic	79.0	86.4	84.9
American Indian, Aleut, Eskimo-non-Hispanic	75.5	90.0	90.3
Asian or Pacific Islander-non-Hispanic	97.1	95.8	95.3
Other-non-Hispanic	81.8	91.0	88.3

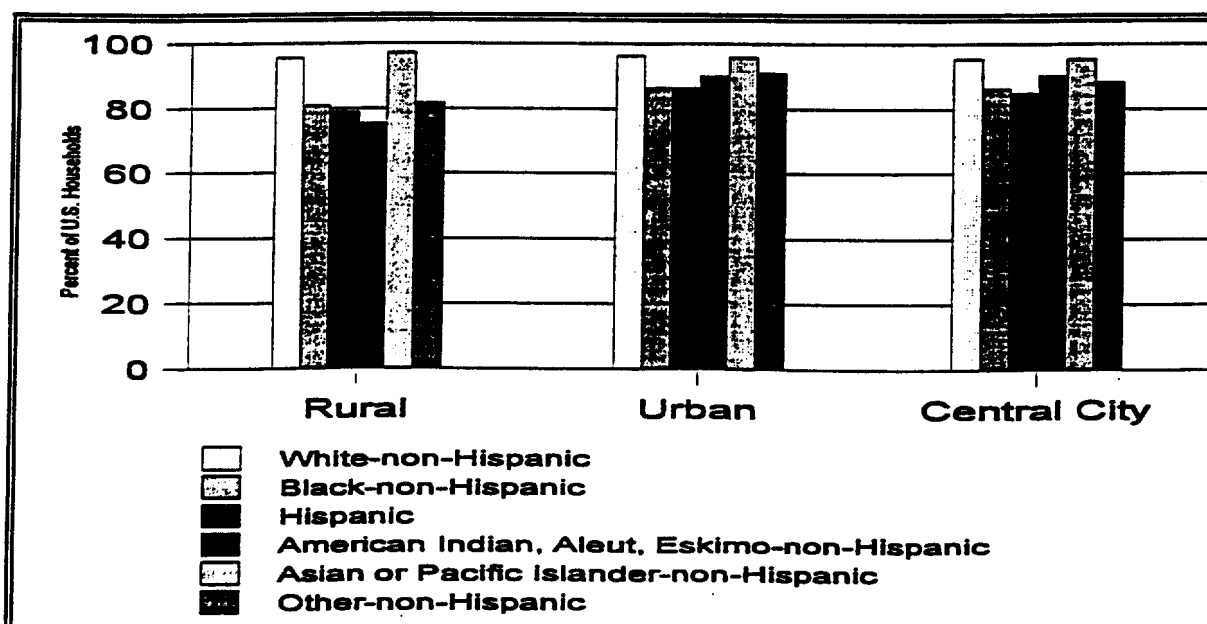


CHART 4

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 5: Percent of U.S. Households with a Computer
by Race/Origin
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
White-non-Hispanic	24.6	30.3	29.4
Black-non-Hispanic	6.4	11.8	10.4
Hispanic	12.0	13.2	10.5
American Indian, Aleut, Eskimo-non-Hispanic	15.3	23.7	25.5
Asian or Pacific Islander-non-Hispanic	33.7	39.5	35.9
Other-non-Hispanic	11.8	33.7	27.2

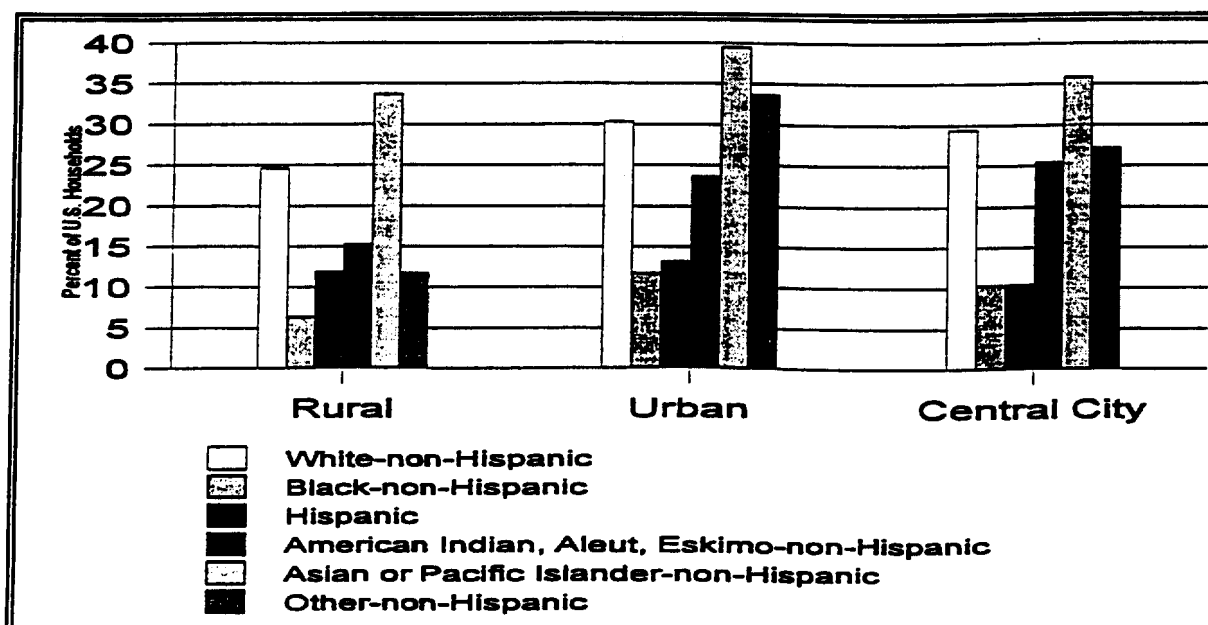


CHART 5

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 6: Percent of U.S. Computer Households with a Modem
By Race/Origin
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
White-non-Hispanic	40.2	48.6	49.7
Black-non-Hispanic	41.7	41.2	37.6
Hispanic	45.0	42.3	36.0
American Indian, Aleut, Eskimo-non-Hispanic	28.3	44.9	35.4
Asian or Pacific Islander-non-Hispanic	26.7	45.9	44.1
Other-non-Hispanic	33.4	43.8	28.2

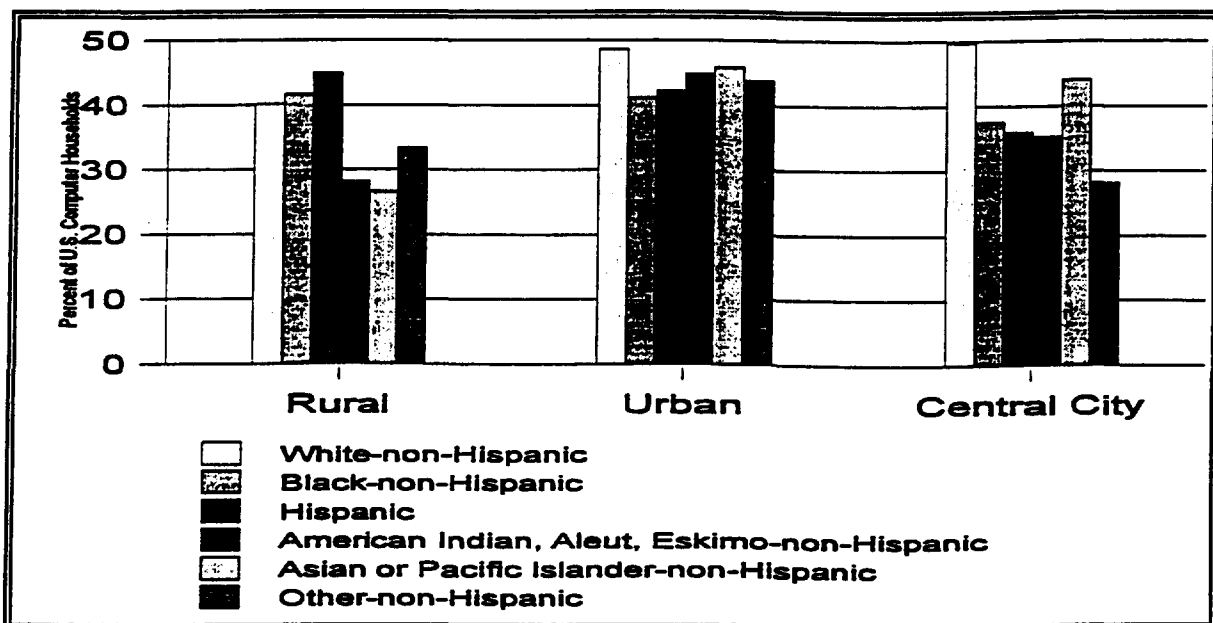


CHART 6

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 7: Percent of U.S. Households with a Telephone
By Age
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Under 25 years	77.2	85.6	85.1
25-34 years	89.6	91.3	89.3
35-44 years	94.3	93.9	91.4
45-54 years	96.1	95.2	93.1
55 years and older	96.4	96.2	95.2

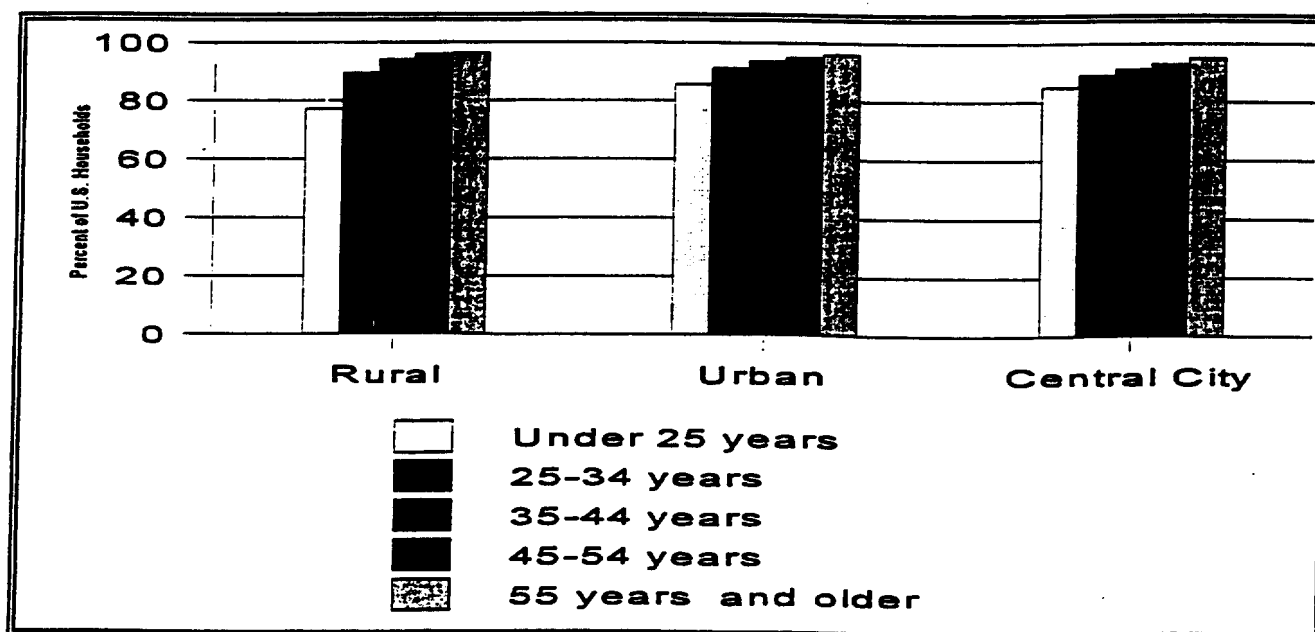


Chart 7

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 8: Percent of U.S. Households with a Computer
By Age
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Under 25 years	12.3	20.7	21.0
25-34 years	22.3	27.8	25.0
35-44 years	34.7	36.6	31.4
45-54 years	32.5	36.8	31.8
55 years and older	11.9	13.8	12.0

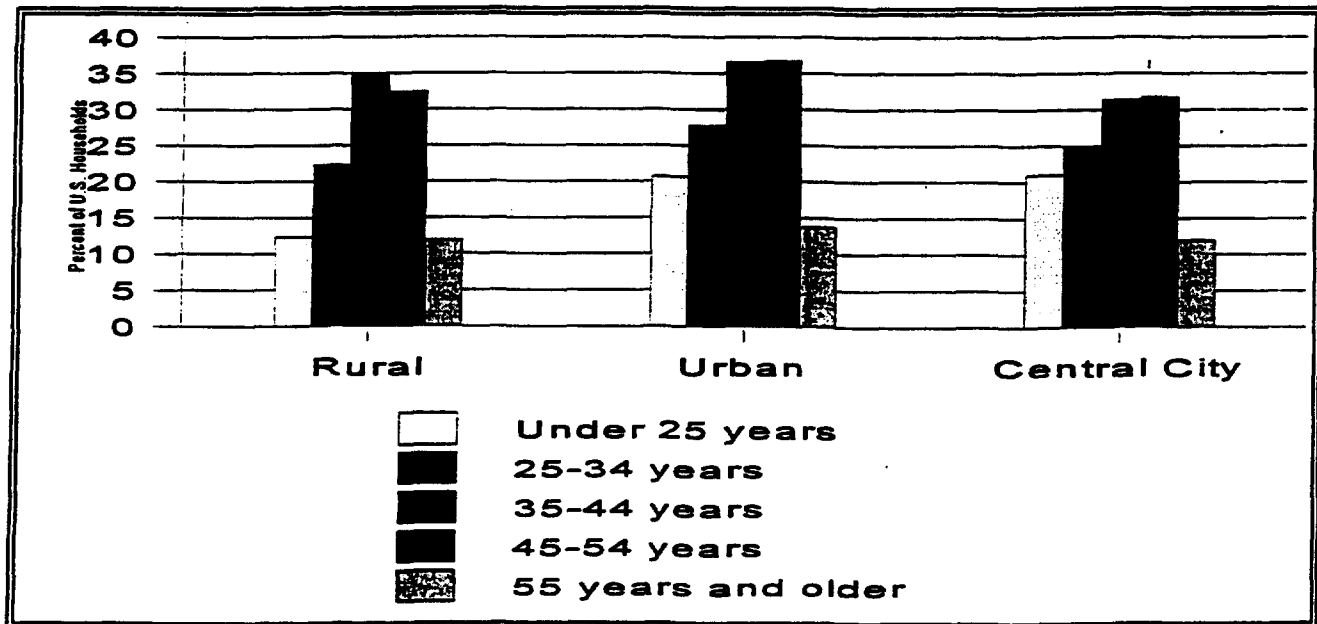


Chart 8

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 9: Percent of U.S. Computer Households with a Modem
By Age
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Under 25 years	27.4	44.4	46.6
25-34 years	44.0	52.3	51.0
35-44 years	41.5	47.6	48.2
45-54 years	38.0	48.4	47.9
55 years and older	38.4	41.7	39.2

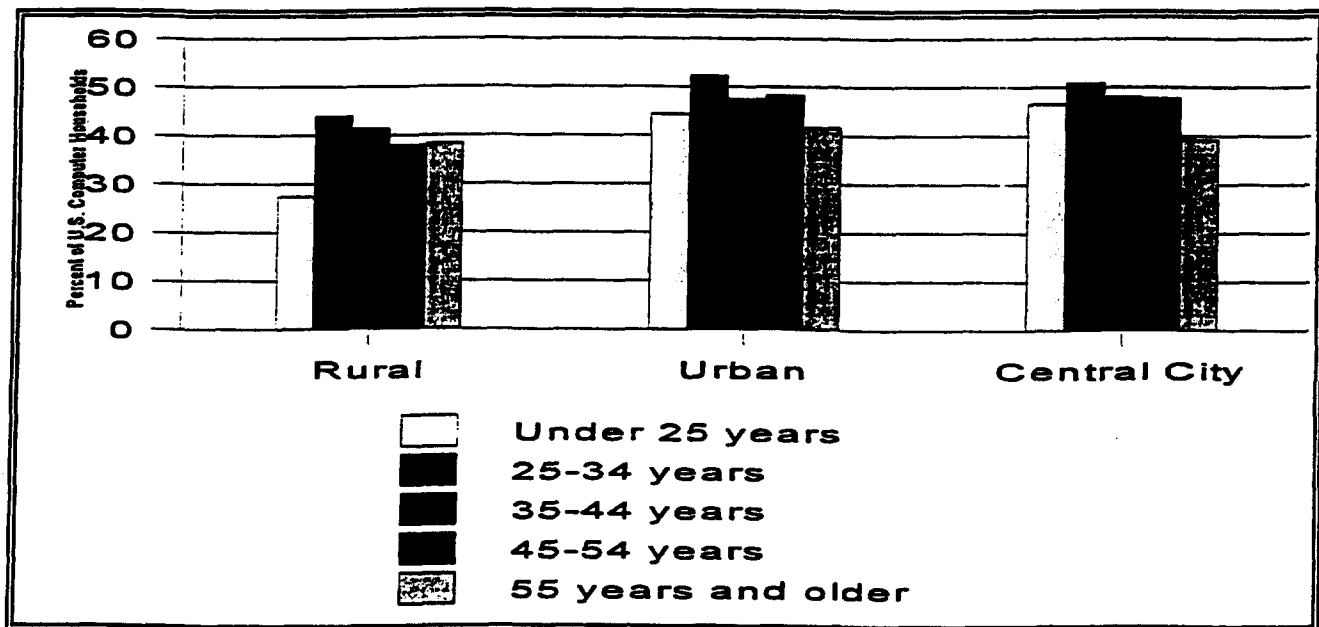


Chart 9

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 10: Percent of U.S. Households with a Telephone
By Educational Attainment
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Elementary: 0-8 years	88.9	87.6	86.9
High School: 1-3 years	88.2	85.9	83.7
High School: 4 years	93.7	92.7	89.6
College: 1-3 years	96.3	95.8	94.5
College: 4 years or more	98.7	98.0	97.6

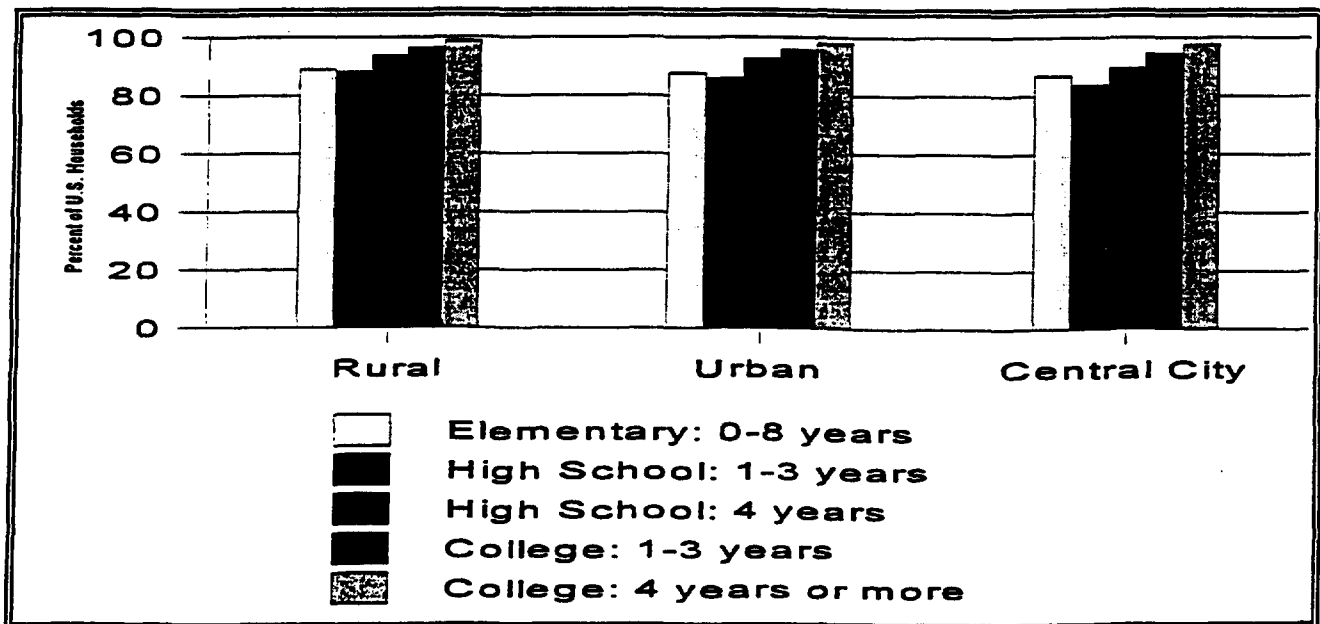


Chart 10

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 11: Percent of U.S. Households with a Computer
By Educational Attainment
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Elementary: 0-8 years	2.6	2.8	2.6
High School: 1-3 years	6.5	6.1	4.7
High School: 4 years	16.5	15.3	12.2
College: 1-3 years	32.7	29.9	27.5
College: 4 years or more	51.2	50.7	47.0

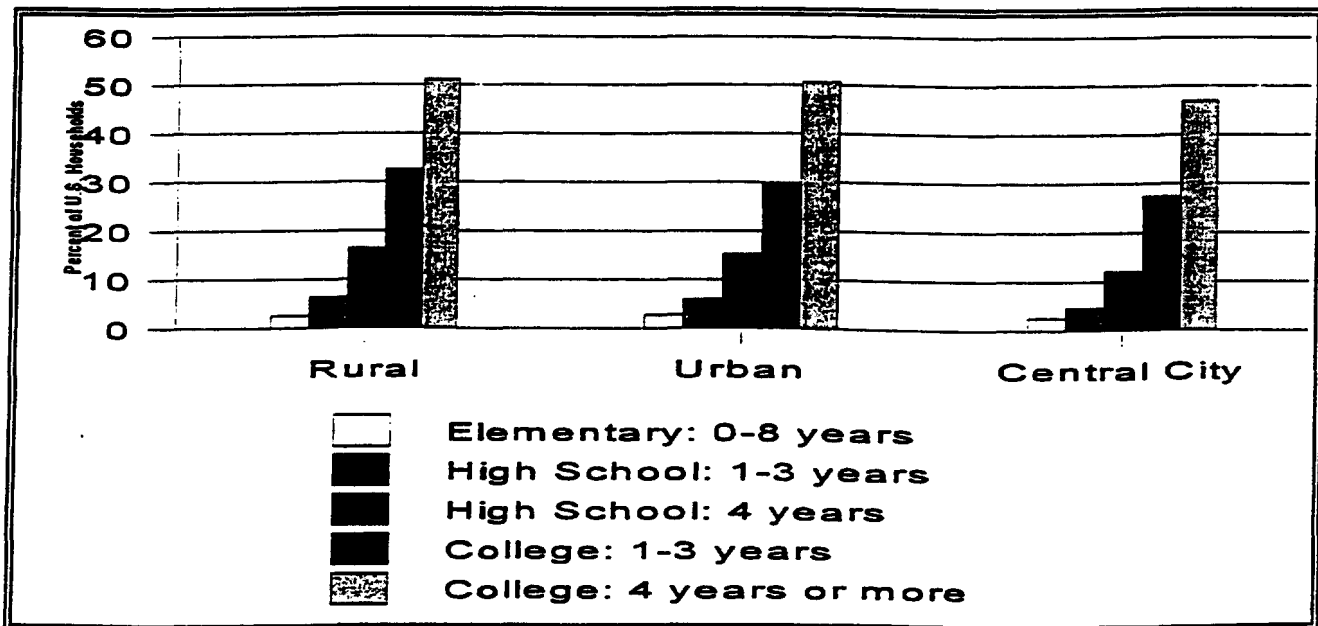


Chart 11

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 12: Percent of U.S. Computer Households with a Modem
By Educational Attainment
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Elementary: 0-8 years	23.7	32.9	35.4
High School: 1-3 years	22.4	36.7	44.7
High School: 4 years	31.2	37.8	36.0
College: 1-3 years	40.4	45.0	42.3
College: 4 years or more	48.9	53.5	53.9

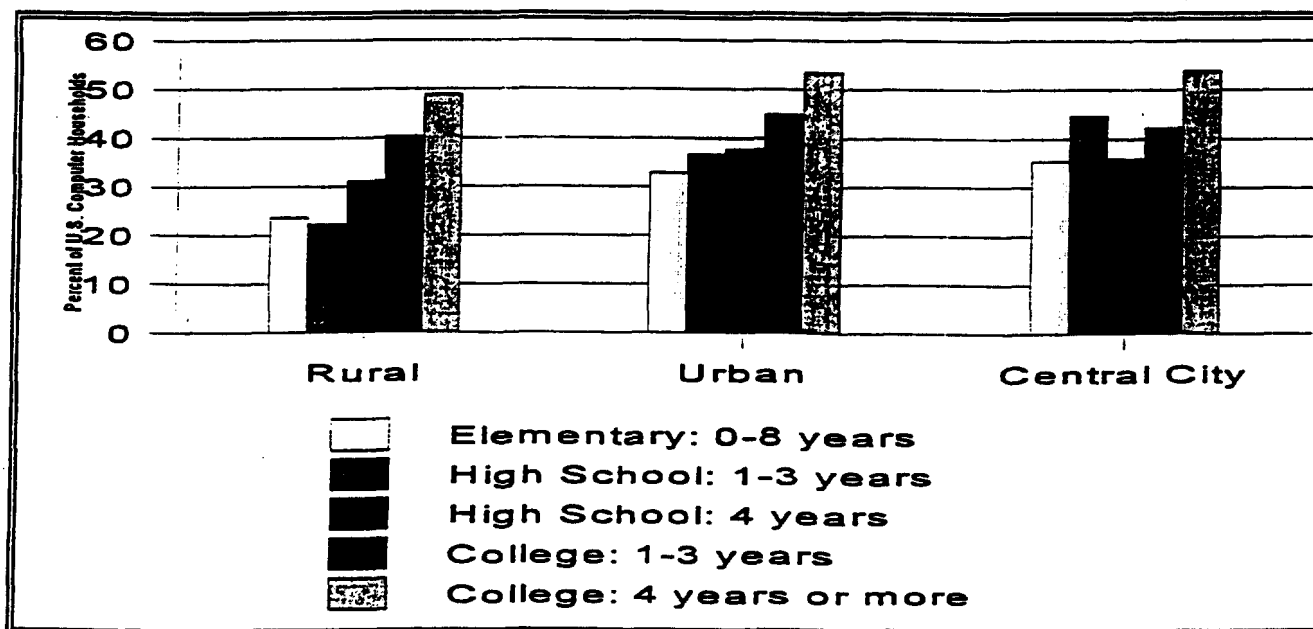


Chart 12

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 13: Percent of U.S. Households with a Telephone
By Region
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Northeast	96.9	93.8	89.5
Midwest	96.2	94.6	92.0
South	91.3	92.4	91.2
West	94.5	95.0	94.9

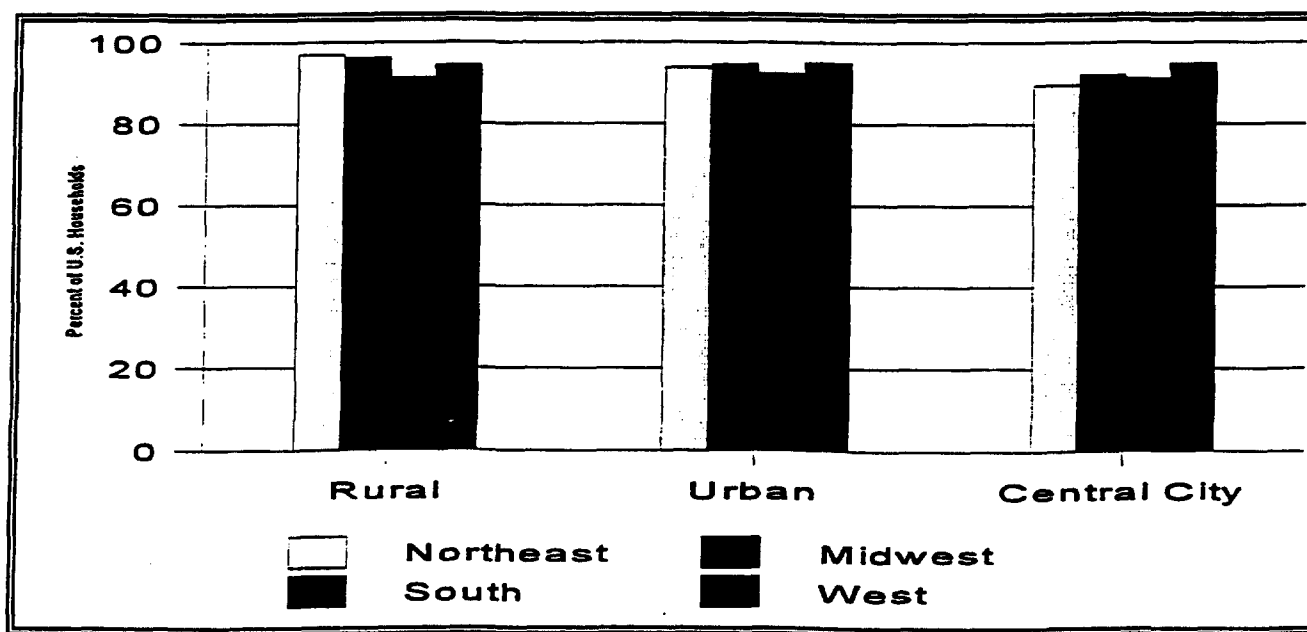


Chart 13

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 14: Percent of U.S. Households with a Computer
By Region
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Northeast	27.4	23.4	16.4
Midwest	24.6	25.7	21.7
South	18.6	23.7	22.0
West	29.5	32.8	31.7

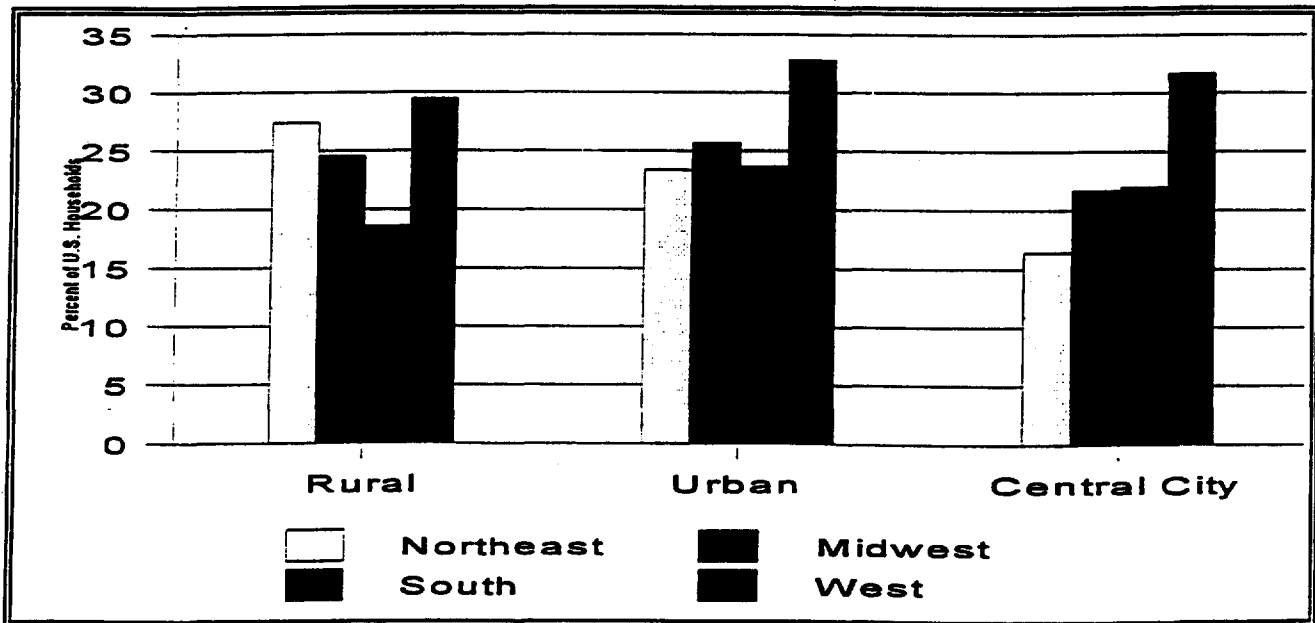


Chart 14

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 15: Percent of U.S. Computer Households with a Modem
By Region
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Northeast	46.9	45.4	44.0
Midwest	37.2	48.0	47.0
South	40.7	48.7	48.0
West	35.3	47.8	48.3

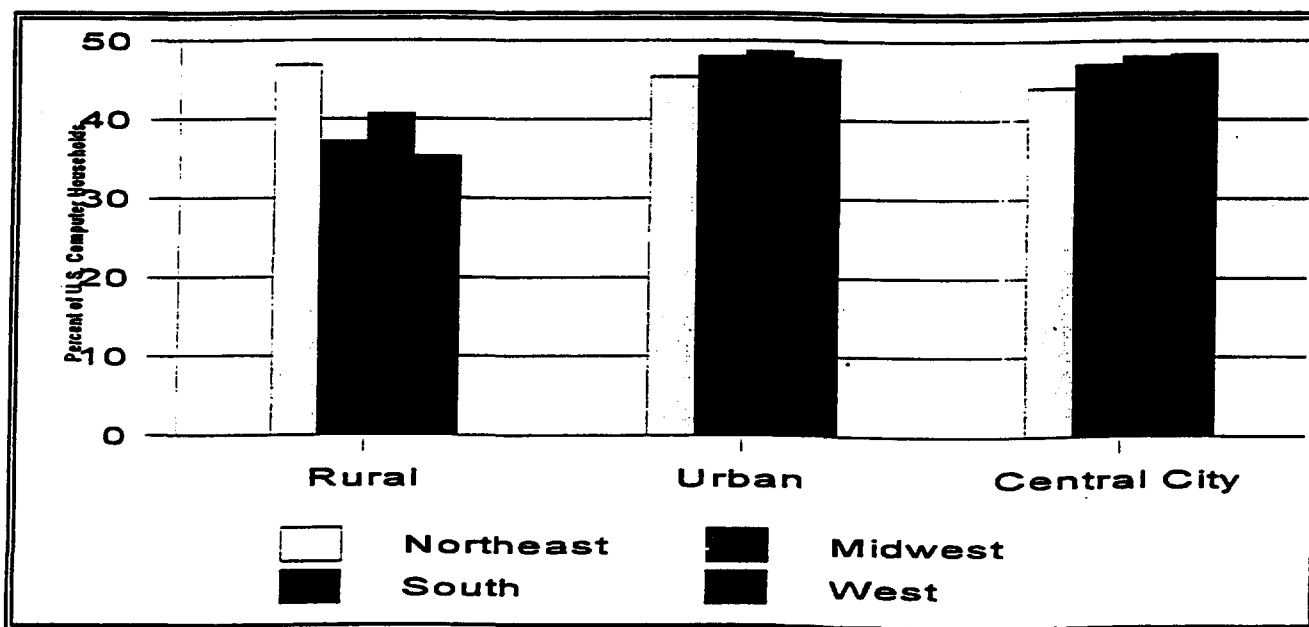


Chart 15

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 16: Percent of U.S. Households with a Computer and Modem Using
On-Line Services to Search Classified Ads
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	10.9	7.2	8.3
\$10,000-\$14,999	4.0	7.8	8.3
\$15,000-\$19,999	8.6	6.5	14.0
\$20,000-\$24,999	9.7	6.6	8.5
\$25,000-\$34,999	8.1	7.7	9.9
\$35,000-\$49,999	7.2	8.4	10.4
\$50,000-\$74,999	5.2	7.0	7.2
\$75,000 or more	5.2	5.8	5.9

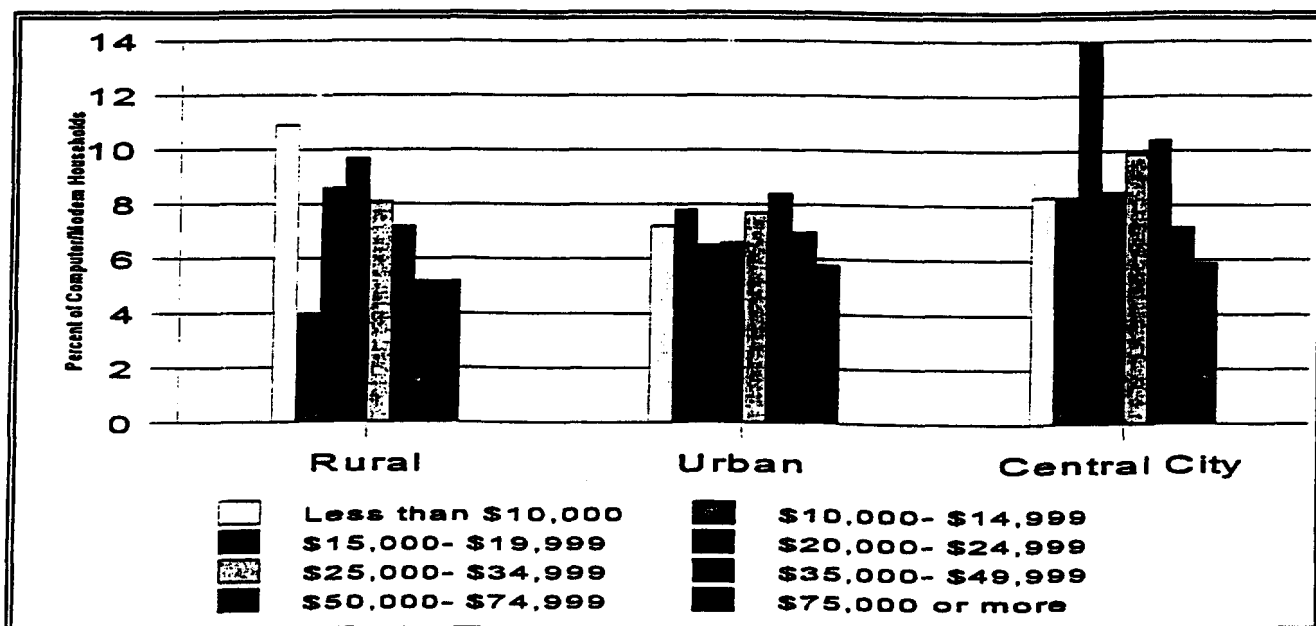


Chart 16

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 17: Percent of U.S. Households with a Computer and Modem Using
On-Line Services to Take Courses
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	10.9	14.1	11.7
\$10,000-\$14,999	23.8	21.3	20.8
\$15,000-\$19,999	18.3	14.6	7.8
\$20,000-\$24,999	18.8	16.7	18.0
\$25,000-\$34,999	14.3	20.0	19.9
\$35,000-\$49,999	19.8	19.0	18.1
\$50,000-\$74,999	16.1	18.4	17.3
\$75,000 or more	18.2	14.4	15.6

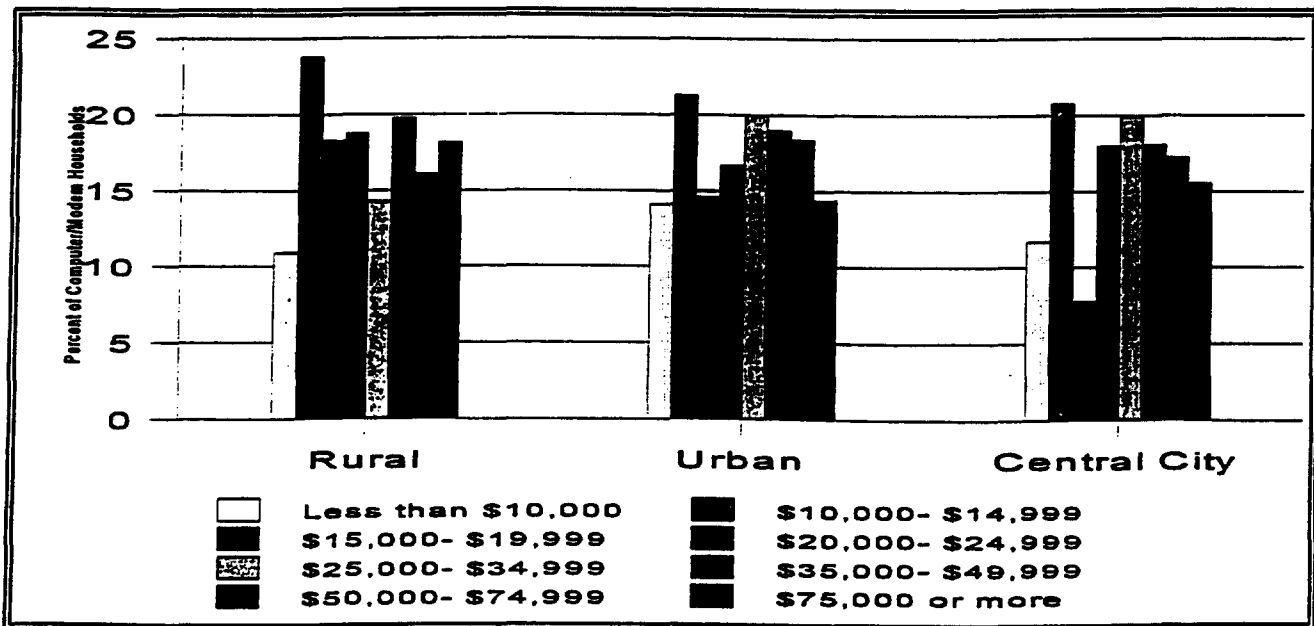


Chart 17

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 18: Percent of U.S. Households with a Computer and Modem Using
On-Line Services to Access Government Reports
By Income
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Less than \$10,000	9.5	16.1	18.1
\$10,000-\$14,999	18.9	16.5	17.9
\$15,000-\$19,999	13.9	12.0	16.5
\$20,000-\$24,999	10.1	15.1	19.1
\$25,000-\$34,999	12.2	16.0	21.6
\$35,000-\$49,999	16.7	16.0	17.6
\$50,000-\$74,999	10.8	14.3	17.5
\$75,000 or more	15.7	17.7	16.7

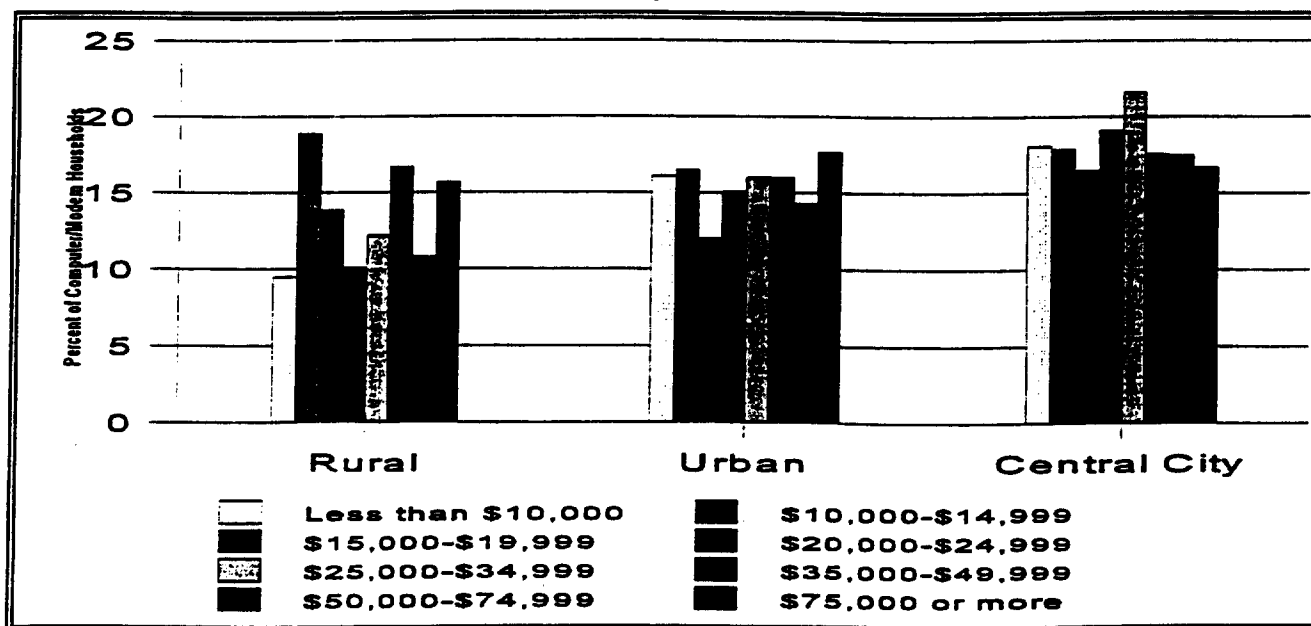


Chart 18

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 19: Percent of Households with a Computer and Modem
Using On-Line Services to Search Classified Ads
By Race/Origin
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
White-non-Hispanic	6.3	6.5	7.7
Black-non-Hispanic	12.9	9.1	9.5
Hispanic	22.1	9.1	11.1
American Indian, Aleut, Eskimo-non-Hispanic	0.0	48.6	27.0
Asian or Pacific Islander-non-Hispanic	0.0	10.2	10.4
Other-non-Hispanic	0.0	33.7	54.9

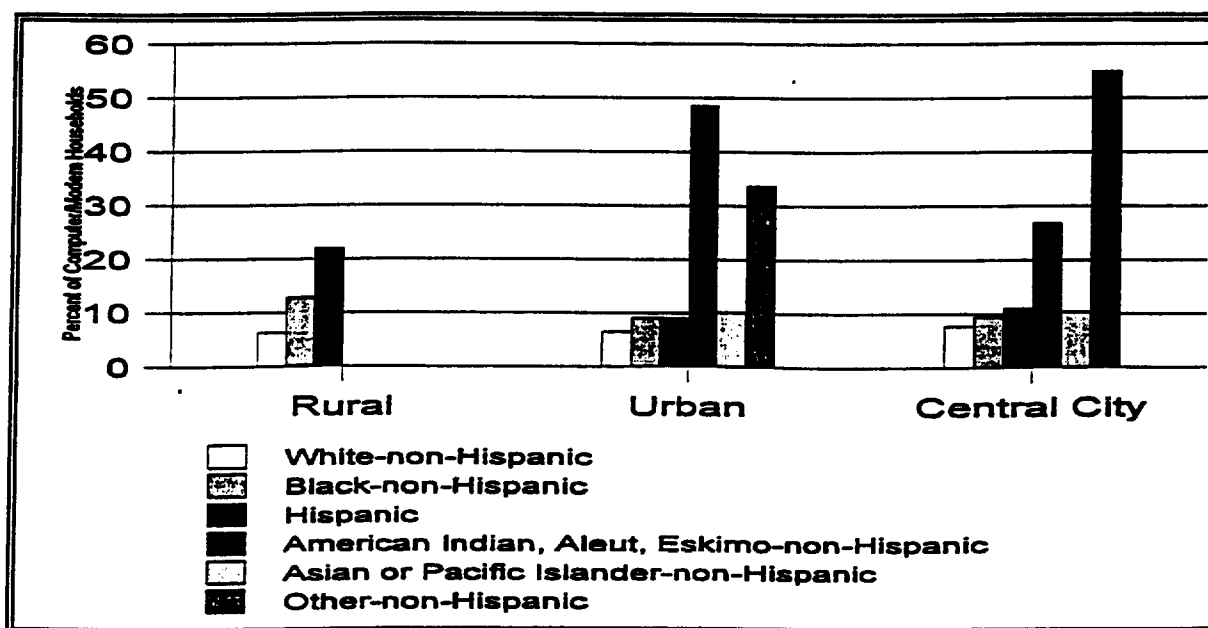


CHART 19

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 20: Percent of Households with a Computer and Modem
Using On-Line Services to Take Courses
By Race/Origin
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
White-non-Hispanic	16.6	16.0	16.5
Black-non-Hispanic	33.4	28.1	21.8
Hispanic	26.9	28.0	26.3
American Indian, Aleut, Eskimo-non-Hispanic	51.7	27.3	7.8
Asian or Pacific Islander-non-Hispanic	21.4	20.3	15.1
Other-non-Hispanic	0.0	22.2	24.8

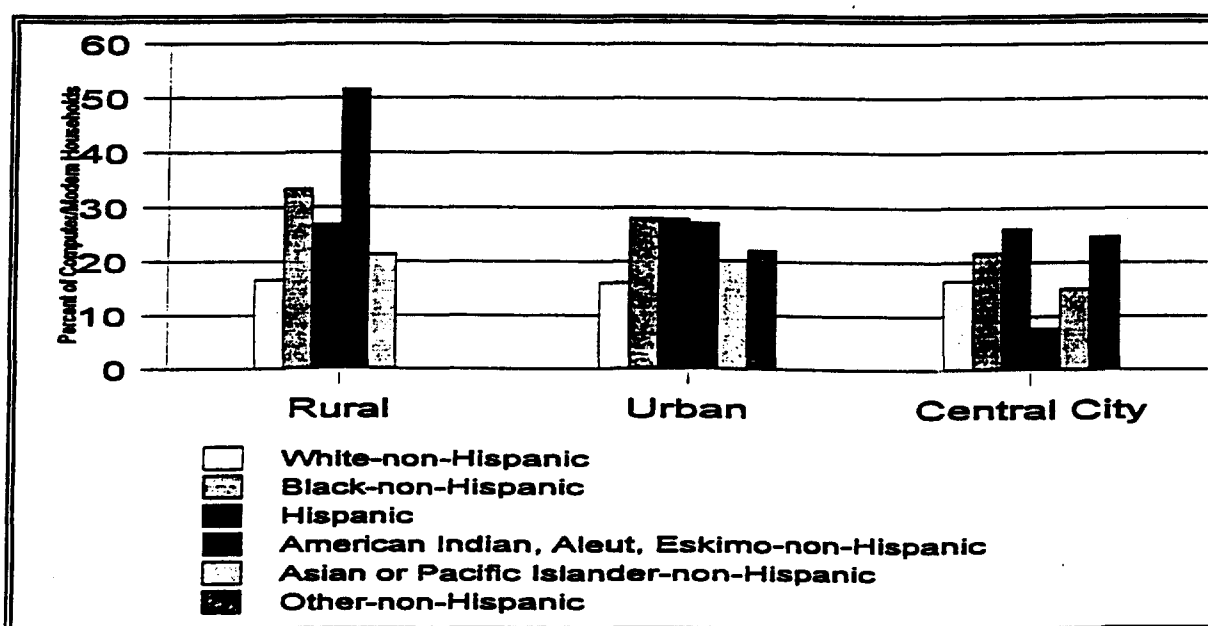


CHART 20

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 21: Percent of Households with a Computer and Modem
Using On-Line Services to Access Government Reports
By Race/Origin
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
White-non-Hispanic	13.1	16.4	19.1
Black-non-Hispanic	0.0	13.2	13.1
Hispanic	52.8	11.4	11.7
American Indian, Aleut, Eskimo-non-Hispanic	45.4	46.4	41.8
Asian or Pacific Islander-non-Hispanic	0.0	13.6	9.4
Other-non-Hispanic	0.0	43.3	30.1

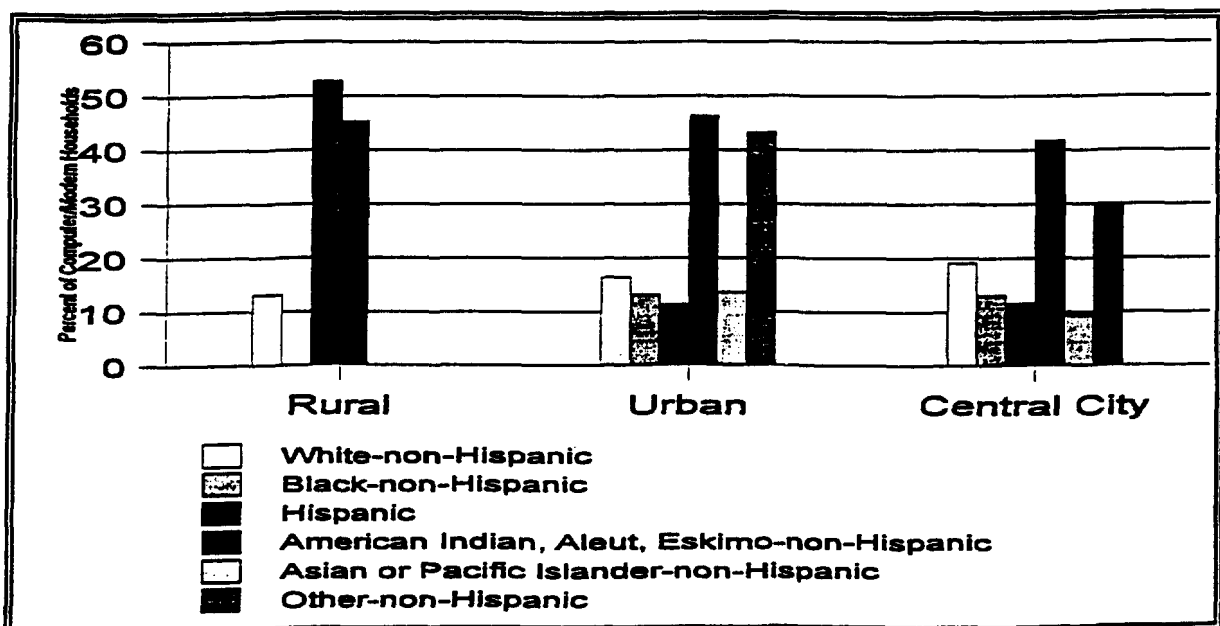


CHART 21

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.

**Table 22: Percent of U.S. Households with a Computer and Modem Using
On-Line Services to Search Classified Ads
By Age
By Rural, Urban, and Central City Areas**

	Rural	Urban	Central City
Under 25 years	10.7	7.7	9.2
25-34 years	5.7	8.8	9.9
35-44 years	6.3	7.2	6.7
45-54 years	8.9	7.3	11.2
55 years and older	4.5	3.7	3.2

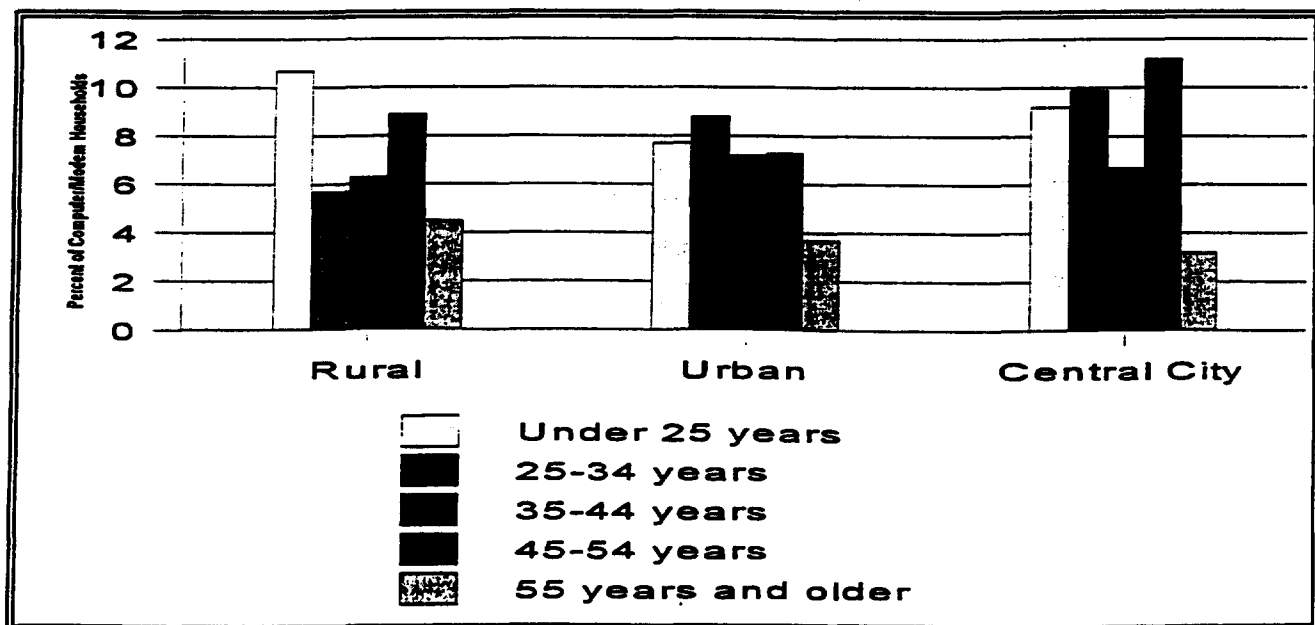


Chart 22

Source: National Telecommunications and Information Administration and U.S. Census Bureau, U.S. Department of Commerce, using November 1994 Current Population Survey and Computer Ownership/Usage Supplement.